

Fill in this information to identify your case:			
Debtor 1	Shane	M.	Leska
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	Amy	M.	Leska
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the Western District of Pennsylvania			
Case number (if known)	22-21978		

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

\_\_\_\_\_

\_\_\_\_\_

## Western District of Pennsylvania

### Chapter 13 Plan Dated: Oct 24, 2022

#### Part 1: Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** **YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.**

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

**IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM IN ORDER TO BE PAID UNDER ANY PLAN.**

The following matters may be of particular importance. **Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)	<input type="radio"/> Included <input checked="" type="radio"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	<input type="radio"/> Included <input checked="" type="radio"/> Not Included
1.3	Nonstandard provisions, set out in Part 9	<input type="radio"/> Included <input checked="" type="radio"/> Not Included

#### Part 2: Plan Payments and Length of Plan

##### 2.1 Debtor(s) will make regular payments to the trustee:

Total amount of \$ 2,200.00 per month for a total plan term of 60 months shall be paid to the trustee from future earnings as follows:

Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$0.00	\$2,200.00	\$0.00
D#2	\$0.00	\$0.00	\$0.00

(Income attachments must be used by debtors having attachable income) (SSA direct deposit recipients only)

## 2.2 Additional payments:

☐ **Unpaid Filing Fees.** The balance of \$ \_\_\_\_\_ shall be fully paid by the Trustee to the Clerk of the Bankruptcy Court from the first available funds.

Check one.

☒ **None.** If "None" is checked, the rest of Section 2.2 need not be completed or reproduced.

☐ The debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

## 2.3 The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above.

### Part 3: Treatment of Secured Claims

#### 3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts.

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.1 need not be completed or reproduced.

☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. If monthly payment changes exist, state the amounts and effective dates of the changes.

Name of creditor and redacted account number	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Effective date (MM/YYYY)
Midland Mortgage Co 0522	192 Lover Jonestown Road Charleroi, PA 15022	\$965.05	\$0.00	10/2022

Insert additional claims as needed.

#### 3.2 Request for valuation of security, payment of fully secured claims, and/or modification of undersecured claims.

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.2 need not be completed or reproduced.

☐ Fully paid at contract terms with no modification

Name of creditor and redacted account number	Collateral	Amount of secured claim	Interest rate	Monthly payment to creditor
		\$0.00	0%	\$0.00

☒ Fully paid at modified terms

Name of creditor and redacted account number	Collateral	Amount of secured claim	Interest rate	Monthly payment to creditor
Capital One Auto Finance 1001	2019 Chevy Trax with 43,000 miles	\$16,172.00	5%	\$309.00
Ally Financial, Inc 5911	2013 Jeep Wrangler with 120,000 miles	\$15,153.00	5%	\$286.00

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

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Name of creditor and redacted account number	Collateral
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Insert additional claims as needed.

### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	\$0.00		0%		

Insert additional claims as needed.

\* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to ensure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to Steidl & Steinberg, P.C. In addition to a retainer of \$1,100.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$3,400.00 is to be paid at the rate of \$200.00 per month. Including any retainer paid, a total of \$ in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$ will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

☐ Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

### 4.4 Priority claims not treated elsewhere in Part 4.

☒ **None.** If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor and redacted account number	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

### 4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

Check one.

☒ **None.** If "None" is checked, the rest of Section 4.5 need not be completed or reproduced.

If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

☐ Check here if this payment is for prepetition arrearages only.

Name of creditor (specify the actual payee, e.g. PA SCDU)	Description	Claim	Monthly payment or pro rata
		\$0.00	\$0.00

Insert additional claims as needed.

**4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

☒ **None.** If "None" is checked, the rest of Section 4.6 need not be completed or reproduced.

☐ The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4).

Name of creditor	Amount of claim to be paid
	\$0.00

Insert additional claims as needed.

**4.7 Priority unsecured tax claims paid in full.**

Check one.

☐ **None.** If "None" is checked, the rest of Section 4.7 need not be completed or reproduced.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% if blank)	Tax periods
Internal Revenue Service	\$10,000.00	Earned Income Tax	3%	2021

Insert additional claims as needed.

**4.8 Postpetition utility monthly payments.**

The provisions of this Section 4.8 are available only if the utility provider has agreed to this treatment. The charges for post petition utility service are allowed as an administrative claim. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan unless amended. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. Any unpaid post petition utility claims will survive discharge and the utility may require additional funds from the debtor(s) after discharge.

Name of creditor and redacted account number	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Debtor(s) **ESTIMATE(S)** that a total of \$ 10,616.00 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$ 10,616.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 15 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

## 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

☒ **None.** If "None" is checked, the rest of Section 5.2 need not be completed or reproduced.

☐ The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of creditor and redacted account number	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/YYYY)
	\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

## 5.3 Other separately classified nonpriority unsecured claims.

Check one.

☒ **None.** If "None" is checked, the rest of Section 5.3 need not be completed or reproduced.

☐ The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:

Name of creditor and redacted account number	Basis for separate classification and treatment	Amount of arrearage to be paid	Interest rate	Estimated total payments by trustee
		\$0.00	0%	\$0.00

Insert additional claims as needed.

## Part 6: Executory Contracts and Unexpired Leases

### 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

☒ **None.** If "None" is checked, the rest of Section 6.1 need not be completed or reproduced.

☐ **Assumed items.** Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the trustee.

Name of creditor and redacted account number	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee	Payment beginning date (MM/YYYY)
		\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

## Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

#### Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C. § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if *pro se*) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if *pro se*) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:
- Level One: Unpaid filing fees.
  - Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.
  - Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and postpetition utility claims.
  - Level Four: Priority Domestic Support Obligations.
  - Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
  - Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.
  - Level Seven: Allowed nonpriority unsecured claims.
  - Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.
- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if *pro se*) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. **LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID.** The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

#### Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

☒ **None.** If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

**The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.**

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**Part 10: Signatures**

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**10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.**

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

**By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.**

X Shane M. Leska  
Shane M. Leska (Oct 24, 2022 10:14 EDT)

Signature of Debtor 1

X Amy M. Leska  
Amy M. Leska (Oct 24, 2022 10:16 EDT)

Signature of Debtor 2

Executed on 10/24/2002  
MM/DD/YYYY

Executed on 10/24/2022  
MM/DD/YYYY

X /s/ Kenneth Steidl  
Signature of debtor(s)' attorney

Date Oct 24, 2022  
MM/DD/YYYY



In re:  
Shane M. Leska  
Amy M. Leska  
Debtors

Case No. 22-21978-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Shane M. Leska, Amy M. Leska, 192 Lover Jonestown Road, Charleroi, PA 15022-3007
15521032	+ Advanced Orthopedic & Rehab LLC, 100 Trich Drive, Suite 2, Washington, PA 15301-5990
15521051	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15521053	+ Columbia Gas of PA, PO Box 70285, Philadelphia, PA 19176-0285
15521074	++ DEBT COLLECTION PARTNERS, WES MON BUILDING 2, 11 COMMERCE DRIVE, STE 208, WESTOVER WV 26501-3858 address filed with court., Debt Collection Partners, 1109 Van Voorhis Road, Morgantown, WV 26505
15521075	+ Debt Collection Partners, Attn: Bankruptcy, Wes Mon Bldg 2, 11 Commerce Dr, Ste 208, Westover, WV 26501-3858
15521076	+ Dr. Brent E. Angott, 88 Wellness Way #3, Washington, PA 15301-9720
15521098	MedExpress Urgent Care PA, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 26 2022 00:14:01	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 26 2022 00:14:01	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 00:14:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521034	+ Email/Text: ally@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
15521033	+ Email/Text: ally@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15521035	+ Email/Text: bk@avant.com	Oct 25 2022 23:59:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15521037	+ Email/Text: bk@avant.com	Oct 25 2022 23:59:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15521062	Email/Text: cfcbackoffice@contfinco.com	Oct 25 2022 23:59:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
15521063	Email/Text: cfcbackoffice@contfinco.com	Oct 25 2022 23:59:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15521042	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 00:14:01	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521039	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 00:14:01	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

District/off: 0315-2

User: auto

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Date Rcvd: Oct 25, 2022

Form ID: pdf900

Total Noticed: 78

15521046	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 26 2022 00:14:12	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15521045	Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 26 2022 00:14:02	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15521047	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 00:14:07	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
15521048	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 00:14:12	Citibank/Exxon Mobile, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
15521049	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 00:14:07	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15521050	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 00:14:07	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15521052	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 25 2022 23:59:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15521054	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15521055	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521057	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521056	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
15521058	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bk/Ulta, Po Box 182120, Columbus, OH 43218-2120
15521059	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15521061	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2022 23:59:00	Comenity/Sephora, Po Box 182120, Columbus, OH 43218-2120
15521065	+ Email/Text: ccusa@ccuhome.com	Oct 25 2022 23:59:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
15521064	+ Email/Text: ccusa@ccuhome.com	Oct 25 2022 23:59:00	Credit Collections USA, LLC, 16 Distributor Drive, Morgantown, WV 26501-0121
15521070	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2022 00:14:02	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521066	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2022 00:14:12	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521078	+ Email/Text: bankruptcy@firstelectronic.com	Oct 25 2022 23:59:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
15521077	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 25 2022 23:59:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
15521079	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 26 2022 00:14:06	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15521081	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 26 2022 00:14:01	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15521085	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15521083	+ Email/Text: Atlanticus@ebn.phinsolutions.com		

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		Oct 25 2022 23:59:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15521088	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521087	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15521092	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521089	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521095	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 25 2022 23:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15521096	^ MEBN	Oct 25 2022 23:57:58	LendingPoint LLC., 1201 Roberts Boulevard, Kennesaw, GA 30144-3612
15521097	^ MEBN	Oct 25 2022 23:58:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
15521107	Email/Text: ml-ebn@missionlane.com	Oct 25 2022 23:59:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15521106	Email/Text: ml-ebn@missionlane.com	Oct 25 2022 23:59:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15521100	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15521099	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 25 2022 23:59:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15521101	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 26 2022 00:14:01	Merrick, Po Box 9201, Old Bethpage, NY 11804-9001
15521102	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 26 2022 00:14:05	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15521104	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2022 00:14:05	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
15521105	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2022 00:14:11	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15521109	+ Email/PDF: cbp@onemainfinancial.com	Oct 26 2022 00:14:06	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15521108	+ Email/PDF: cbp@onemainfinancial.com	Oct 26 2022 00:14:06	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15521421	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521111	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:06	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521110	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:05	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15521113	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:06	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521112	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:05	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15521115	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:05	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521114	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:09	Synchrony/American Eagle, Po Box 965005,

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			Orlando, FL 32896-5005
15521116	+ Email/PDF: gecsedl@recoverycorp.com	Oct 26 2022 00:14:06	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15521117	+ Email/PDF: gecsedl@recoverycorp.com	Oct 26 2022 00:14:06	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521120	+ Email/Text: bankruptcydepartment@tsico.com	Oct 25 2022 23:59:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15521118	+ Email/Text: bankruptcydepartment@tsico.com	Oct 25 2022 23:59:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15521125	Email/Text: bknotice@upgrade.com	Oct 25 2022 23:59:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15521122	Email/Text: bknotice@upgrade.com	Oct 25 2022 23:59:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521128	+ Email/Text: LCI@upstart.com	Oct 25 2022 23:59:00	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15521131	+ Email/Text: LCI@upstart.com	Oct 25 2022 23:59:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15527501	^ MEBN	Oct 25 2022 23:58:15	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15521134	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 25 2022 23:59:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687

TOTAL: 70

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15521036	*+	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15521038	*+	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15521043	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521044	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521040	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521041	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521071	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521072	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521073	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521067	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521068	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521069	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521080	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15521082	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15521086	*+	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15521084	*+	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15521093	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521094	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521090	*+	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521091	*+	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521103	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15521121	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15521119	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15521124	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521126	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15521127	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

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15521123	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521129	*+	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15521130	*+	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15521132	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15521133	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 1 Undeliverable, 31 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Shane M. Leska julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Amy M. Leska julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5